

THE YEAR OF THE

# Tiger

**TIGER JOHN CLEEK'S  
PASSION FOR RENT-TO-OWN  
AND LOVE OF FAMILY LEAVES  
A LASTING LEGACY**

**A** ccording to Chinese astrologers, February 14, 2010, marks the start of the Year of the Tiger—a year characterized as being a time for change, as the vigorous sign of the Tiger injects new vitality into old ventures. Tiger John Clifton Cleek Sr. sure hopes so. Coincidentally born during another Tiger year 60 years ago, the two-term president of the Association of Progressive Rental Organizations is—again, following the Chinese zodiac—a typical Tiger: colorful, powerful, passionate and a fierce fighter. For the past two years, Cleek has been directing his fearless, fearsome side at gaining congressional approval for the federal *Consumer Rental-Purchase Agreement Act*. And as his presidency winds down, Cleek feels that the time may at last be right for bill passage. “The timing for the APRO Legislative Conference (February 23–25) is going to be great,” Cleek effuses. “[Congress] should be wrapping up health care and we’ve never had either a lead sponsor like our current one, U.S. Representative William Lacy Clay Jr. (D-Missouri), who’s taken such strong ownership of the bill, or so many bill co-sponsors (113 in the House of Representatives). In my opinion, we’re never going to have a better chance to pass federal legislation than we have right now, in this session.”

**BY KRISTEN CARD  
PHOTOGRAPHS BY L.G. PATTERSON**



**T**hough a Tiger by Chinese horoscope as well as by nickname, Cleek didn't grow up in an urban jungle. The sleepy, stable college town of Columbia, Missouri, with a population just north of 100,000, has been his lifelong residence. Continuing to call Columbia home has kept Cleek comfortably close to his roots—especially his family's beloved University of Missouri Tigers.

Cleek's father, Clifton Elmo—or “Missouri Mo,” as he was commonly known—and his wife, Wilma, launched Cleek's Appliance and Food Service in Columbia in 1956. With a rented corner of Wilson's Wholesale Meat Market, Mo ran a plan through Amana Refrigeration: customers would buy a freezer full of food and the community bank would finance the whole thing for 24 months. Within a few years, the business began to grow.

“In 1959, Dad moved his business to a building across town, which we shared with people processing meat and renting meat lockers,” Cleek says. “In 1962, we got the whole building, remodeled and added TVs to our appliance line. I realized early on that the only way to get to

denly I had two families to support—my little sister was only 12 at the time and I had my wife, Ann, and our son, John Jr. One of the first things I thought about was how important it was to me that my dad would close the store so that he could coach me at little league baseball. So I don't care what happens, whatever I've got to do, I'm always going to make time for my family.”

**A**nd so, family and business have gone hand-in-hand for the Cleek clan. As Cleek, and now his son, John Jr., have continued to run and expand the company, Mo's business wisdom has continued to give them guidance.

“Dad had only two rules,” Cleek says. “One: never say anything you have to remember. As long as you tell the truth, you don't have to remember anything, because the truth is always with you. And two: get bigger, get better or get out. We've added a version of the golden rule—treat everyone the way you want to be treated—and today those are the three basic rules of our company.”

This trio of tenets has worked well for the Cleeks. In 1975, Cleek was introduced to the rent-to-own concept via Curtis Mathes and for the next decade-plus, he continued to provide both retail and rent-to-own options. But when the Columbia Mall opened in 1985, Cleek's felt the ill effects.

“My business was flat, it just wouldn't grow,” Cleek recalls. “So I turned to my dad's wisdom—‘get bigger, get better or get out’—and I got out of retail. It was the toughest business decision I ever made. This was a 31-year-old family business and I was changing the basic culture of it.”

Fortunately, rent-to-own was the way to go for Cleek's. The switch from retail to rent-to-own ignited almost two decades of steady growth for the company—from one store in Columbia to nine stores in eight Missouri towns by the end of 2006. Over the next few years, though, another troubling trend transpired.

“We were stagnating as a company,” Cleek says. “Our numbers were actually beginning to drop and the common denominator in our key markets was Aaron's. We just weren't keeping pace with them.”

“So when they started pursuing us, I said, ‘Well, I'll listen,’” Cleek says. “Robert Briley, one of Aaron's most successful conversions ever, said, ‘You and your son need to come see my stores and draw your own conclusions.’ So we spent three days visiting with them [in Abilene, Texas] and, in the end, my son, who had been really fighting this idea, said, ‘Dad, they've got a heckuva system, don't

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spend time with my dad was to go to work with him.”

By the time Cleek was 15, he could do any job at the store except legally drive the delivery truck. He continued working full-time while earning his bachelor of science in business administration at Mizzou; by graduation, it was clear that Cleek was in the family business to stay.

“The day I graduated, Dad made me store manager,” Cleek remembers. “I just knew I wanted to work with my dad. I loved being around him, I had tremendous respect for the man and we had fun together. Dad was one of the founders of the Daniel Boone Little League and he coached me for about five or six years. If he didn't have a salesman to watch the store, then he just closed up shop and put a sign on the door: ‘Gone to little league park. Back in two hours.’”

“I graduated in 1972, we moved into a new store location in August of '73 and on November 19 [of that year], my dad was killed in a plane crash coming back from a Missouri football game,” Cleek says. “I was 23 and sud-



they?’ That’s what it came down to—they just have a better system.”

Cleek’s Lease or Own officially became Cleek’s Inc./Aaron’s in December 2008, with two stores bought and two stores sold—and plans to get bigger, better and add another two by 2012.

**W**hile his company had been evolving, Cleek was dipping his paws into deeper rent-to-own waters. Not long after Cleek abandoned retail and embraced rent-to-own, he received a call from one of the industry’s earliest icons, Dave Egan.

“I had joined APRO in 1985, but I don’t know how he knew me, a little single-store operator,” Cleek laughs, “But he said, ‘We need to set up a state association in Mis-



THE CLEEK CLAN (IN 2006): TIGER JOHN JR. AND HEATHER, WITH THEIR CHILDREN JOHNNY, MARY AND THOMAS; AND TIGER SR. AND ANN (AT RIGHT).

souri. Can you call a meeting?’ So I did and on the day before Thanksgiving in 1987 we had the first organizational meeting of the Missouri Rental Dealers Association. Six months later, we had state legislation passed.”

MRDA co-founder Cleek went on to serve as the group’s president and remains an active board member under the leadership of his son, who took over the presidency in 2007. Meanwhile, Cleek joined the APRO board in 1998 to create and lead the group’s state association coordination committee.

“I saw a real need for stronger state associations; I believe state associations are the backbone of this industry,” Cleek asserts. “In 1998, we had fewer than 10 state asso-

ciations and whenever somebody wanted to start one up, they were working from scratch. I said, ‘This is crazy; let’s get together and share our information and benefit the whole industry.’ So, for 10 years, I helped organize state associations all over the United States. I put all I had into it and I’m proud of it. Today, with the current excellent leadership of Dave Edwards, we have 45 states represented by 37 state associations around the country. It was my baby and someday I hope it’s my APRO legacy.”

APRO’s 2010 Convention, scheduled for mid-July in Louisville, Kentucky, will mark not only the association’s 30th anniversary, but also Cleek’s 25th year with APRO, 12th year as an APRO board member and the end of his reign as its president. Cleek is in the home stretch and remains single-minded in his drive to move the industry forward with the congressional approval of federal rent-to-own legislation.

“I never meant to spend so much time on one issue,” Cleek says. “But honestly, between January and April last year, I spent about 75 percent of my waking hours working for federal legislation. Right now, we’re concentrated on gaining stronger Senate support. I’m just doing whatever I can to make it happen. When I step down from the presidency, I’d like to say ‘Thanks to all of you folks, we did it—we got the federal legislation passed.’ That would be a great way to go out, wouldn’t it?”

**A**s time consuming as the federal bill has been for Cleek, he’s quick to bring the focus back to family. Without the unequivocal support of his family—his wife of 39 years, Ann, at home, and his son, John Jr., at work—he says he wouldn’t have considered a second term as APRO president.

“It’s extremely demanding—lots of time, travel and stress,” Cleek confides. “I’m just so grateful for them and everything they do. It’s what lets me do all I’m doing.”

So while Cleek and the rest of the industry wait to see whether the rent-to-own stars will align on Capitol Hill, Cleek knows that no matter what happens, it will still be a great Year of the Tiger for him—as he works beside his own son every day.

“Just like me, he worked his way through college and wanted to be involved in the business,” Cleek says. “Whenever we get some free time, we do stuff together. John Jr. and I are best friends—it’s like the relationship I had with my dad. And it just doesn’t get any better than that.” ✧

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